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point, said at least one policy enforcement point comprising means for managing the mobile terminal's access to services via at least one of the at least two modems in at least one of the at least two mutually heterogeneous networks.

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(Amended) A method for accessing services via at least two heterogeneous networks, 13. using a mobile terminal including at least two modems, and at least one policy enforcement point enforcing policies defined in a policy definition point, said method comprising the steps of: authenticating and authorising a subscriber in the policy enforcement point; negotiating and requesting access to at least one of the heterogeneous networks; presenting credentials from the policy enforcement point to an access node in at least one of the heterogeneous networks; and

A policy enforcement point for enforcing policies defined in a policy definition 14. (New) point, said policy enforcement point comprising:

a policy enforcement engine for controlling at least one task of the policy enforcement point; and

a policy repository for storing subscriber information.

connecting service and access in the policy enforcement point.

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The policy enforcement point according to claim 14, wherein said policy 15. (New)

2 enforcement point is located within a mobile terminal.

- 1 16. (New) The policy enforcement point according to claim 14, wherein said at least one task
- 2 is at least one of authenticating a user to a mobile terminal, authorizing the user to utilize a
- 3 service, and collecting accounting data.

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- 17. (New) The policy enforcement point according to claim 14, wherein said subscriber
- 2 information is at least one of a subscriber relationship to access providers, a subscriber
- 3 relationship to service providers, client obligations, client rights, shared secrets, and addresses to
- 4 credential verifiers.